

# Considering Tiger Woods' Car Accident: Do You Know Your Own Insurance Policy Coverage?

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With the unfortunate news of Tiger Woods' tragic motor vehicle accident, thoughts of your own insurance coverage may come to mind. Am I protected? Do I have enough automobile insurance to cover my medical bills and property damage? When catastrophe strikes, it is already too late to ponder these questions. In order to make sure you are protected in the event of a motor vehicle accident, it is important to review your policy.

Many people assume they have "full coverage" but find themselves grossly under-covered after an accident occurs. There are two areas that are incredibly important and worthy of your review: Personal Injury Protection (PIP) and Uninsured/Underinsured motorist coverage.

## New Jersey: A No Fault State

Many times in our [personal injury practice](#) a client will assume that the "at fault driver" in a motor vehicle accident is responsible for medical bills. In fact, New Jersey is a "no fault" state which means that your own automobile insurance carrier pays your medical bills regardless of whether or not you are at fault.

## What is Personal Injury Protection?

Personal Injury Protection (PIP) is the section of your automobile policy that covers your medical bills.

In New Jersey, the minimum amount of PIP coverage you are statutorily required to have is \$15,000. However, this limit is insufficient if you are involved in a serious motor vehicle accident and require

extensive medical treatment. For instance, if Tiger Woods only had \$15,000 of PIP, his injuries would have quickly exhausted those limits and he would be faced with exorbitant medical bills.

## How Much PIP Coverage is Recommended?

It is important to request the standard amount of PIP benefits which is \$250,000 in coverage. While your premium may increase slightly, this small expense is extremely worthwhile to avoid out-of-pocket medical expenses.

This coverage also applies to family members who reside with you. Therefore, in most circumstances, if your son, daughter or spouse is involved in a motor vehicle accident, the PIP coverage you chose will pay for their medical expenses. In order to ensure that your loved ones are adequately protected, be sure to request \$250,000 in PIP benefits.

## What is Uninsured/Underinsured Motorist Coverage?

In Tiger Woods' accident, there does not appear to be an identifiable driver who is at fault. Hypothetically, if Tiger were to assert that he was cut-off by another motor vehicle and the driver of that vehicle was unidentified, he could choose to make a claim under the uninsured motorist provision of his insurance policy.

You are able to choose your uninsured motorist limitations. This will cap the amount of money that you can recover for injuries from an uninsured driver. In New Jersey, the statutory minimum amount of coverage is \$15,000.

If you selected this limit, the most you could ever recover for your injuries, no matter how extensive those injuries may be, is \$15,000. Therefore, it is important to select an amount of coverage that will adequately compensate you for your injuries. Keep in mind that this coverage also applies to family members who reside with you, such as your children or spouse, and they too are generally bound by this number.

Your limits also apply to scenarios where the driver who caused your injuries is underinsured, meaning they do not possess enough insurance to cover your injuries. You cannot control what type of insurance other drivers purchase, but you can take steps to safeguard yourself by way of your own insurance policy. You can protect yourself by purchasing underinsured motor coverage; if you are injured in an accident, you can collect the difference between the at-fault driver's policy and your own policy.

With all of this in mind, consider contacting an attorney prior to purchasing or renewing automobile insurance in order to ensure that you and your loved ones are adequately protected.